(b) if so, what are the reasons therefore?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL) : (a) and (b) No, Sir. It is not correct to say that the cultivators/agriculturists are not benefited. Ever since the introduction of Special Agricultural Credit Plans (SACPs) for public sector banks by the Reserve Bank of India since 1994-95, the ground level flow of credit to agriculture has increased from Rs. 8255 crore in 1994-95 to Rs. 17787.63 crore in the year 1998-99. The public sector banks have projected an agregate target of Rs. 21307.62 crore for disbursement to agriculture under SACP during the year 1999-2000. The achievements for the year are under review. Meanwhile, RBI and National Bank for Agriculture and Rural Development have been taking several measures to further strengthen the flow of credit to agriculture sector. Some of these steps include introduction of cash credit facility for meeting the composite credit requirements of farmers/cultivators, introduction of the Kisan Credit Card Scheme for agricultural borrowers, opening of specialized agricultural branches to take care of financing of high-tech agricultural products, simplification of loan application forms, delegation of powers to the branch managers of banks for speedier sanction of loan, insistence of no-due certificate by banks at their own discretion, non-insistence of security/ margin for agricultural loans upto Rs. 10,000/- etc. In addition, banks falling short of their target in lending to agriculture have to contribute to Rural Infrastructure Development Fund (RIDF) maintained by National Bank for Agriculture and Rural Development (NABARD) for assisting the State Governments and State-owned Corporation for completion of their on-going projects relating to rural infrastructure.

Deficit and Surplus in States Budget

3873. SHRI C. M. IBRAHIM: Will the Minister of FINANCE be pleased to state:

(a) what are the details of deficit and surplus in the Budget of different States for the year 2000-2001 and how do they compare with this last two years, and the overall percentage of such deficit; and

(b) in what manner it affected the national economy indicating various parameters thereof ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) and (b) The information is being collected and will be furnished.

Amount Mobilised under RIB Scheme

3874. SHRI NILOTPAL BASU : Will the Minister of FINANCE be pleased to refer to answer to Unstarred question 1293 given in the Rajya Sabha on the 14th December, 1999 and state :

(a) the annual interest burden on the amount of money mobilised through RIB each year during the tenure of the scheme year-wise :

(b) the deployment of the money mobilised and the interest gained thereof;

(c) the expenditure incurred on advertisement during the launch of the scheme; and

(d) the gain/loss on the scheme till now and the gain/loss anticipated over the entire tenure ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI BALASAHEB VIKHE PATIL): (a) annual interest burden on the amount of money mobilised through RIB in the different currencies is as under:—

(i)	October, 1998 to March, 1999	Rs.	9,05,66,49,387
(ii)	April, 1999 to March, 2000	Rs.	14,72,51,46,820
(iii)	April, 2000 to March, 2001	Rs.	15,35,90,62,606
(iv)	April, 2001 to March 2002	Rs.	16,19,29,50,637
(v)	April, 2002 to March, 2003	Rs.	17,09,36,29,465
(vi)	April, 2003 to October, 2003	Rs.	8,92,80,32,499

(b) (i) Deployment of money mobilised Rs. 18,051 crore

(ii) Income earned from 1 -10-98 to 31 -3-2000 Rs. 2,798 Crores

(c) The expenditure incurred on advertisement during the launch of the scheme is Rs. 7.78 crores.